

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: \_\_\_\_\_ Case No.: 19-23654  
Daren Lopusnak  
Deborah A. Schiffman-Lopusnak Judge: VFP  
  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: October 1, 2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RLL    Initial Debtor: DL    Initial Co-Debtor: DAS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 266.07 per month to the Chapter 13 Trustee, starting on November 1, 2020 for approximately 45 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,750
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing	705 Desimone Court Ramsey, NJ 07446 Bergen County Low Income Housing can not be sold for profit.. Only to another low income person.	2,389.10	0.00	2,389.10	700.99

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Masonicus Run COA IN	705 Desimone Court Ramsey, NJ 07446 Bergen County Low Income Housing can not be sold for profit.. Only to another low income person.	7,041.11	0.00	7,041.11	300.00

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims/General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: July 12, 2019.

Explain below **why** the plan is being modified:

The Plan is being modified because the condo arrears and mortgage arrears as per the Proof of Claims are being added into the plan.

Explain below **how** the plan is being modified:

The Plan is being modified to propose an increased trustee payment to \$266.07 starting November 1, 2020 for the remaining 45 months of the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$179.00 per month for 15 months, then \$266.07 per month for 45 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 1, 2020

/s/ Daren Lopusnak  
Debtor

Date: October 1, 2020

/s/ Deborah A. Schiffman-Lopusnak  
Joint Debtor

Date: October 1, 2020

/s/ Russell L. Low  
Attorney for Debtor(s)

In re:  
Daren Lopusnak  
Deborah A. Schiffman-Lopusnak  
Debtor(s)

Case No. 19-23654-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 02, 2020

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807
518350535	+ AFS LLC, PO Box 65018, Baltimore, MD 21264-5018
518350536	+ AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350544	+ AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422-0287
518350546	+ AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
518350542	+ Allergy Asthma Comprehensive Care, 541 Cedar Hill Ave, Wyckoff, NJ 07481-2150
518428624	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518350558	+ CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518350561	+ CTECH COLL, ATTN: BANKRUPTCY DEPARTMENT, 5505 NESCONSET HWY, SUITE 200, MOUNT SINAI, NY 11766-2026
518452970	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350553	+ City Medical of Upper East Side, PO BOX 117091, Atlanta, GA 30368-7091
518350556	+ Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350605	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518350562	+ Dianon Pathology, PO BOX 2240, Burlington, NC 27216-2240
518350563	+ Ent & Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518350564	+ Garden State Orthopaedic Associates, 28-04 Broadway, Fair Lawn, NJ 07410-3920
518350565	+ JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350568	+ Kessler Institute for Rehabilitation, PO BOX 826775, Philadelphia, PA 19182-6775
518410582	+ Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350578	+ Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518376696	Radiology Associates of Ridgewood, P.A., C Tech Nesconset Hwy- Ste 200, Mt Sinai, NY 11766
518350580	+ Ridgewood Cardiology Assoc, 700 Godwin Ae., Suite 100, Midland Park, NJ 07432-1460
518350583	+ Scott David Lippe MD, 230 E Ridgewood Ave Ste 6-2, Paramus, NJ 07652-4142
518350584	+ Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350586	+ Specialized Loan Service, PO box 60535, City of Industry, CA 91716-0535
518350592	+ TD AUTO FINANCE, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223
518350593	+ THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518350599	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518350594	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350600	Transworld Systems, Inc., 1 Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
518460997	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
518350601	+ Valley Emrg Room Assoc, PA, PO Box 13700-1173, Philadelphia, PA 19178-0001
518350602	+ Valley Medical Group, ATTN #16605X, PO BOX 14000, Belfast, ME 04915-4033
518350603	+ Valley Physician Services PC, DBA VALLEY MEDICAL GROUP, PO BOX 16605, Belfast, ME 04915-4061
518350604	+ Vally Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350606	+ Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350554	+ citymd, po box 791516, Baltimore, MD 21279-1516

TOTAL: 37

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Oct 02, 2020

Form ID: pdf901

Total Noticed: 63

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 02 2020 22:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518350543	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 02 2020 22:42:00	Allstate, ATTN. CCS Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
518350547	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 02 2020 23:22:50	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350551	+ Email/Text: bankruptcy@cavps.com	Oct 02 2020 22:41:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518350560	+ Email/PDF: creditonebknofications@resurgent.com	Oct 02 2020 23:22:25	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518364960	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2020 23:23:02	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518354817	+ Email/Text: bankruptcy@cavps.com	Oct 02 2020 22:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518466000	Email/Text: bnc-quantum@quantum3group.com	Oct 02 2020 22:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518350569	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 02 2020 22:40:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350571	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2020 23:22:55	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
518350573	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2020 22:41:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518444174	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2020 22:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518350576	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:25	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518469213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:52	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518455534	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:25	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518350581	+ Email/Text: bankruptcy@savit.com	Oct 02 2020 22:42:00	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350587	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:22:45	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350588	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350589	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:22:45	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350590	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:22:45	SYNCHRONY BANK/PC RICHARDS & SONS,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Oct 02, 2020

Form ID: pdf901

Total Noticed: 63

518350591	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:22:45	ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518466612	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 22:41:00	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350780	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518460107	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2020 23:22:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518350572		Masonicus Run COA IN, Attn: Young and Ass.
cr	*+	Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350538	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350539	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350540	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350541	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350537	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350545	*+	AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422-0287
518350548	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350549	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350550	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350552	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518350559	*+	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518452971	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350557	*+	Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350566	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350567	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350570	*+	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350574	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518350575	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518350577	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518350579	*+	Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518350582	*+	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350585	*+	Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350595	*+	The Valley Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350596	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350597	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350598	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350607	*+	Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350555	*+	citymd, po box 791516, Baltimore, MD 21279-1516
jdb	*+	Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807

TOTAL: 1 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Oct 02, 2020

Form ID: pdf901

Total Noticed: 63

**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Daren Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa	on behalf of Creditor Masonicus Run Condominium Association Inc. vcommisa@vdclaw.com

TOTAL: 7